

Important Information About Smoking Cessation Benefits

Non-grandfathered group health plans are required to provide benefits, without cost-sharing for certain preventive benefits. Smoking cessation was one of the benefits recommended by the United States Preventive Services Task Force (USPSTF). However, the recommendation lacked detail on the frequency, method, or setting for treatment services. On May 2, 2014, the United States Departments of Labor, Health and Human Services, and Treasury (collectively, the Departments) jointly issued guidance to clarify requirements regarding limitations on cost-sharing, coverage of preventive services, health FSA carryovers and excepted benefits, and the summaries of benefits and coverage (SBC) requirement. This Consumer Alert addresses the clarification issued involving smoking cessation benefits.

Health insurance companies and employer group health plans are required to cover tobacco use counseling and interventions with no out of pocket costs and no prior authorization for these services. Plans may use reasonable medical management techniques to determine when and how a service is to be provided. The guidance specifies that a group health plan will be in compliance with the requirement to cover tobacco use counseling and interventions if the plan covers the following without cost-sharing:

- Screening for tobacco use for all covered individuals; and
- For those who use tobacco products.
 - Four tobacco cessation counseling sessions of at least 10 minutes (including telephone counseling, group and individual counseling) without prior authorization; and
 - All Food and Drug Administration (FDA) approved tobacco cessation medications (both prescription and over-the-counter) for a 90-day treatment regimen when prescribed by a health care provider without authorization.

Your health insurance company or employer health plan must cover at least two quit attempts per year.

Some plans may offer additional smoking cessation services beyond those required by this federal guidance. All individuals who wish to stop smoking should speak with their agent or employer to learn about the specific smoking cessation benefits provided under your policy or health benefit plan.

Contact your insurance agent for more information.